

Fill in this information to identify the case:

Debtor 1 Zarah Victoria Teresa Garcia
 dba Ridin' Dirty
 aka Zarah Lopez
 aka Zarah Velasquez
 aka Zarah Sacramento
 aka Zarah McKean

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of CALIFORNIA

Case number 20-22147

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of CVF III Mortgage Loan Trust II

Court claim no. (if known): 12-1

Last 4 digits of any number you use to identify the debtor's account: 5990

Date of payment change: 7/1/2021

Must be at least 21 days after date of this notice

New total payment: \$1,423.57

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$383.55

New escrow payment: \$461.24

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Zarah Victoria Teresa Garcia
dba Ridin' Dirty
aka Zarah Lopez
aka Zarah Velasquez
aka Zarah Sacramento
aka Zarah McKean

Case number (if known) 20-22147

Print Name Middle Name Last Name

Part 4: Sign Here


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Sean Ferry Date 05/12/2021
 Signature

Print Sean Ferry Title Authorized Agent for Creditor
 First Name Middle Name Last Name

Company Robertson, Anschutz, Schneid & Crane LLP

Address 350 10th Avenue, Suite 1000
 Number Street

San Diego CA 92101 State ZIP Code
 City

Contact Phone 470-321-7112

Email sferry@raslg.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on May 12, 2021, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

ZARAH VICTORIA TERESA GARCIA
3420 HARVEY AVE.
STOCKTON, CA 95206

And via electronic mail to:

KATHLEEN H. CRIST
P.O. BOX 7007
STOCKTON, CA 95267

RUSSELL D. GREER
PO BOX 3051
MODESTO, CA 95353-3051

OFFICE OF THE U.S. TRUSTEE
ROBERT T MATSUI UNITED STATES COURTHOUSE
501 I STREET, ROOM 7-500
SACRAMENTO, CA 95814

By: /s/Rasheem Edward
Rasheem Edward
Email: Rjedward@raslg.com



Shellpoint Mortgage Servicing
Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

ANDRES VELASQUEZ
3420 Harvey Ave
Stockton CA 95206

Analysis Date: April 30, 2021

Loan: [REDACTED]

Property Address:
3420 Harvey Ave
Stockton, CA 95206

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jul01, 2021	Prior Esc Pmt	October 01, 2020	Escrow Balance Calculation	
P & I Pmt:	\$962.33	\$962.33			P & I Pmt:	\$962.33	Due Date:	June 01, 2020
Escrow Pmt:	\$383.55	\$461.24			Escrow Pmt:	\$383.55	Escrow Balance:	\$2,409.26
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$4,986.15
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$489.12
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$1,345.88	\$1,423.57			Total Payment	\$1,345.88	Anticipated Escrow Balance:	\$6,906.29

Shortage/Overage Information		Effective Jul01, 2021
Upcoming Total Annual Bills		\$5,534.88
Required Cushion		\$697.96
Required Starting Balance		\$1,131.32
Escrow Shortage		\$0.00
Surplus		\$5774.97

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 697.96. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 922.48 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from July 2020 to June 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,075.34	(6,859.23)
Jul 2020	383.55	383.55	114.71		* FHA MI	1,344.18	(6,475.68)
Jul 2020				124.85	* REO LP Hazard	1,344.18	(6,600.53)
Aug 2020	383.55	383.55	114.71	114.71	FHA MI	1,613.02	(6,331.69)
Aug 2020				124.85	* REO LP Hazard	1,613.02	(6,456.54)
Sep 2020	383.55	383.55	114.71	114.71	FHA MI	1,881.86	(6,187.70)
Sep 2020				120.83	* REO LP Hazard	1,881.86	(6,308.53)
Oct 2020	383.55	383.55	114.71	114.71	FHA MI	2,150.70	(6,039.69)
Oct 2020				124.85	* REO LP Hazard	2,150.70	(6,164.54)
Nov 2020	383.55	383.55	114.71	114.71	FHA MI	2,419.54	(5,895.70)
Nov 2020				120.83	* REO LP Hazard	2,419.54	(6,016.53)
Nov 2020				1,300.08	* County Tax	2,419.54	(7,316.61)
Nov 2020				813.02	* Hazard	2,419.54	(8,129.63)
Dec 2020	383.55		1,295.03		* County Tax	1,508.06	(8,129.63)
Dec 2020		383.55	114.71	114.71	* FHA MI	1,393.35	(7,860.79)
Dec 2020				124.85	* REO LP Hazard	1,393.35	(7,985.64)
Jan 2021	383.55		636.00		* Hazard	1,140.90	(7,985.64)
Jan 2021		383.55	114.71	114.71	* FHA MI	1,026.19	(7,716.80)
Jan 2021				124.85	* REO LP Hazard	1,026.19	(7,841.65)
Feb 2021	383.55	383.55	114.71	112.26	* FHA MI	1,295.03	(7,570.36)
Feb 2021				118.07	* REO LP Hazard	1,295.03	(7,688.43)
Mar 2021	383.55	383.55	114.71	112.26	* FHA MI	1,563.87	(7,417.14)
Mar 2021				130.15	* REO LP Hazard	1,563.87	(7,547.29)
Mar 2021				1,300.08	* County Tax	1,563.87	(8,847.37)
Mar 2021				390.73	* Lender Placed Hazard	1,563.87	(9,238.10)
Apr 2021	383.55		1,295.03		* County Tax	652.39	(9,238.10)
Apr 2021		383.55	114.71	112.26	* FHA MI	537.68	(8,966.81)
Apr 2021				126.13	* REO LP Hazard	537.68	(9,092.94)
Apr 2021				130.48	* Lender Placed Hazard	537.68	(9,223.42)
May 2021	383.55		114.71		* FHA MI	806.52	(9,223.42)
Jun 2021	383.55		114.71		* FHA MI	1,075.36	(9,223.42)
					Anticipated Transactions	1,075.36	(9,223.42)
May 2021		P		132.30	Lender Placed Hazard		(9,355.72)

May 2021		P	112.26	FHA MI	(9,467.98)
Jun 2021	4,986.15	P	112.26	FHA MI	(4,594.09)
Jun 2021		P	132.30	Lender Placed Hazard	(4,726.39)
	<u>\$4,602.60</u>		<u>\$8,821.65</u>		
			<u>\$4,602.58</u>		
			<u>\$6,688.81</u>		

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount . If you want a further explanation, please call our toll -free number .
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown .

Analysis Date:

April 30, 2021

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	6,906.29	1,131.32
Jul 2021	461.24	112.26	FHA MI	7,255.27	1,480.30
Jul 2021		132.30	Lender Placed Hazard	7,122.97	1,348.00
Aug 2021	461.24	112.26	FHA MI	7,471.95	1,696.98
Aug 2021		132.30	Lender Placed Hazard	7,339.65	1,564.68
Sep 2021	461.24	112.26	FHA MI	7,688.63	1,913.66
Sep 2021		132.30	Lender Placed Hazard	7,556.33	1,781.36
Oct 2021	461.24	112.26	FHA MI	7,905.31	2,130.34
Oct 2021		132.30	Lender Placed Hazard	7,773.01	1,998.04
Nov 2021	461.24	112.26	FHA MI	8,121.99	2,347.02
Nov 2021		132.30	Lender Placed Hazard	7,989.69	2,214.72
Dec 2021	461.24	1,300.08	County Tax	7,150.85	1,375.88
Dec 2021		112.26	FHA MI	7,038.59	1,263.62
Dec 2021		132.30	Lender Placed Hazard	6,906.29	1,131.32
Jan 2022	461.24	112.26	FHA MI	7,255.27	1,480.30
Jan 2022		132.30	Lender Placed Hazard	7,122.97	1,348.00
Feb 2022	461.24	112.26	FHA MI	7,471.95	1,696.98
Feb 2022		132.30	Lender Placed Hazard	7,339.65	1,564.68
Mar 2022	461.24	112.26	FHA MI	7,688.63	1,913.66
Mar 2022		132.30	Lender Placed Hazard	7,556.33	1,781.36
Apr 2022	461.24	1,300.08	County Tax	6,717.49	942.52
Apr 2022		112.26	FHA MI	6,605.23	830.26
Apr 2022		132.30	Lender Placed Hazard	6,472.93	697.96
May 2022	461.24	112.26	FHA MI	6,821.91	1,046.94
May 2022		132.30	Lender Placed Hazard	6,689.61	914.64
Jun 2022	461.24	112.26	FHA MI	7,038.59	1,263.62
Jun 2022		132.30	Lender Placed Hazard	6,906.29	1,131.32
	<u>\$5,534.88</u>	<u>\$5,534.88</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 6,906.29. Your starting balance (escrow balance required) according to this analysis should be \$1,131.32. This means you have a surplus of 5,774.97. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus. A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 5,534.88. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$461.24
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$461.24

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826